

**Money Market Monitoring M-III (Bank-Site) System**  
**User's Manual**  
Version 2.0



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If you have any comments or suggestions regarding this document or looking for additional help and support, please contact us. Our email address is [idd@sbp.org.pk](mailto:idd@sbp.org.pk) or you may contact us on phone 021-244503665.

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27th February 2004

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## Abbreviations

DBF	Database File
DTL	Demand and Time Liability
EDMD	Exchange and Debt Management Department
FIB	Federal Investment Bond
IPS	Investor's Portfolio Securities
ISD	Information Systems Department
MDB	Microsoft Database File
M-III	Money Market Monitoring
MS	Microsoft
NDX	Index File
PD	Primary Dealer
PIB	Pakistan Investment Bond
SBP	State Bank Of Pakistan
SGLA	Statuary General Ledger Account
T-Bill	Treasury Bill

## Introduction

State Bank of Pakistan (SBP) is the Central Bank of the country. In working towards its core purposes, the Bank is organised into three main operational areas - Monetary Analysis and Statistics, Financial Market Operations and Financial Stability in the country. To ensure effective implementation of the State Bank's exchange and monetary policies and to monitor both inter bank foreign exchange and money market, the Exchange & Debt Management Department (EDMD) of SBP is introducing a Money Market Monitoring **[M-III]** software System. The M-III Bank site system will run at all Bank Head Offices in Pakistan and will capture the money market transactions for onward reporting to State Bank.

## Audience

Readers of this manual are assumed to be familiar with general terminology of computers. They are also assumed to be familiar with the operating system environment under which they are running the System.

## Purpose

This manual is designed to provide an in-depth knowledge of operations of the Money Market Monitoring (Bank-Site) System. Step-by-step instructions are provided with screenshots to explain the procedures for performing different operations.

## Scope

This manual covers operational aspects of the system from the user's point of view. It does not contain information about technical details of the system. Topics covered in the manual include details and step-by-step procedures for manipulating data.

## System Overview

**M-III** (Money Market Monitoring) System has been developed with the objective to strengthen EDMD's off-site function of monitoring the Inter-bank activities undertaken by various money market participants. Through the use of this software banks would be primarily required to report various aspects of the deals done by them in the inter-bank market.

The System has two major parts in it, which includes

- Data Capturing / Bank Site
- Data Analysis

'**Data capturing**' part of the system (**M-III Bank-Site**) is based on Microsoft Access technology. Every Market Participant (dealer) has a copy of the software at its treasury / reporting office. During the day, Dealers shall enter MM Transaction and required information into the Data Capturing Software and at the end of the day the "Daily Transactions" will be reported by utilizing an option in the software to download data to a floppy for dispatch to EDMD-SBP.

Data Analysis part of the System (SBP-Site software) is Oracle web-based technology software, and involves analyzing captured data and generating MIS reports.

## Users

The intended users of the Money Market Monitory (Bank-Site) System are data entry operators and administrators. The profiles of these users are described as following:

### **Operators**

These are the users who make regular data entry to the system. Entering Inter-bank deals and daily liquidity position are typical responsibilities of data entry operators.

### **Administrators**

These users administrate the software. Their typical responsibilities include making backup, replacing setup files.

## System Functionality

The MIII (Data Capturing) System provides Graphical User Interface to its users for performing different operations on the data it manages. Users manipulate data using these GUI based screens. The options offered by the MIII (Data Capturing) System's main-menu could be logically categorized as following:

- Transactions
- Preparing Disk

Each of the above mentioned is explained briefly in the following paragraphs. More detailed information can be found in subsequent chapters of this manual.

### ***Transactions***

These are the main data entry options, which are usually most frequently used by operators. Examples of Transaction options offered by the system include money market deals, daily liquidity position, short-selling etc.

### ***Prepare Disk***

This option is intended for generating output files. Dealers use this option to report daily transactions into floppy disk to SBP.

# Chapter 1 Starting Up

To start the M-III (Bank Site Data Capturing) system user has to start MS Access and then select the MAIN\_MMCRS database. If the software has been installed as described in the *Appendix: Technical Information*, a desktop icon, called M-III (Bank Site), should have been created. In this case double click on the icon to start the program. After starting the program, main menu appears as shown in figure 1.1.

## 1.1 Main Menu

**Figure: 1.1:**Main Menu

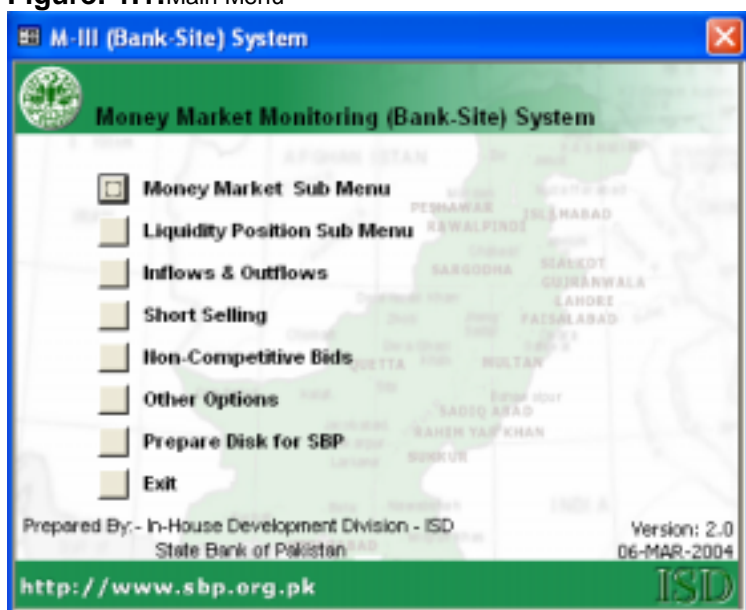


Table 1.1 explains various options of main-menu.

**Table 1.1:** Options in Main Menu

Option	Description
Money Market Sub Menu	Menu for Primary / Secondary Money Market Deals Options are: 1. Inter Dealer Deals 2. Deals with SBP
Liquidity Sub Menu	Menu for Daily liquidity position Options are:

	<ol style="list-style-type: none"> <li>1. Daily Liquidity Position</li> <li>2. Update weekly Liquidity Position</li> </ol>
Inflows and Outflows	Daily Inflows / Outflows of money in different account heads
Short Selling	Short selling information (only for PDs)
Non-Competitive Bids	Bids from those external Investors through PDs that do not have SGL account with SBP (only for PDs)
Other Options (Sub Menu)	Menu for miscellaneous options Options are: <ol style="list-style-type: none"> <li>1. Change Maturity Date</li> <li>2. Security / Issue Switching</li> </ol>
Prepare Disk for SBP	Disk preparation to report daily transactions information to SBP
Exit	Exit from application



# Chapter 2

## Data Entries

### 2.1 Inter Dealer Deals: Money Market Deals

Dealer enters its daily inter-dealers secondary money market deals into the system through this data entry form. (Shown figure 2.1)

**Figure: 2.1:** Inter Dealer Deals

Dealing Party	Name (decrease OTHERS)	Deal ID	Deal Date	Value Date	Maturity Date	Tenure	Security	Security Iss. Date	Lend/Borrow?	Rate	Face Amount	Book Amount	Deal Mode
			14-Jan-04	14-Jan-04									

In Daily secondary money market deals, the data entry starts by selecting Deal-type (CALL/CLEAN/REPO/OUTRIGHT) from a list item and followed by entry of Posting-date.

Once having entered this information, dealer enters individual information of each deal. Individual deal data entry starts from selecting counter-party (Dealing-party) name or OTHERS from dealing party list item. In case selected dealing-party name is OTHERS then user has to enter the Name of the party in the NAME entry field.

After selecting dealing-party name, dealer has to enter Deal-ID, an office document reference number for the deal. Deal-date is the date on which deal has been executed and Value-date is the date on which deal becomes effective. Maturity-date is the date of deal's maturity. Tenure is conventional life (time period) of a deal (automatically calculate with the difference of value and maturity dates). Security list item provides option (in-case of deal-types other then CALL) to select the actual security involved in the deal. Issue date is the issuance date of the selected security.

Dealer can select L for lending or B for borrowing from list item depending on whether dealer is lender or borrower in a deal.

Rate is the interest rate of a deal. Face amount and book amount are the amounts involved in a deal.

Deal mode determines the mode used in a deal. Dealer selects 'Y' or 'N' depends upon the SGLA (OWN or IPS) involved in a deal. If deal mode is 'Broker' then dealer has to select broker name from broker list item. If IPS deal mode is involved, the dealer can pick IPS name from the IPS Name or select 'Others' from the list.

Deal nature determines the nature of deal. For inter-dealer type of deals the value is always 'Normal'.

Table 2.1 explains the meaning of various fields of money market deals data entry form.

**Table 2.1:** Money market deals data entry fields

Field	Data Type	Nature	Description
Deal Type	Text	Mandatory	Deal-type that can be CALL/CLEAN/REPO/OUTRIGHT
Posting Date	Date	Mandatory	Date on which information has been enter into the system
Dealing Party	Text	Mandatory	Name of counter dealer
Name	Text	Optional	Name of Investor
Deal ID	Text	Mandatory	Document/ reference No.
Deal Date	Date	Mandatory	
Value Date	Date	Mandatory	Date on which deal starts its effect
Maturity Date	Date	Mandatory	
Tenure	Text	Mandatory	Conventional life of a deal
Security	Text	*Mandatory	Security involved in a deal
Security Issue Date	Date	*Mandatory	Date of Security Issuance from SBP
Lend / Borrow?	Text	Mandatory	Deal is lending or borrowing for dealer
Rate	Number	Mandatory	Interest rate of a deal
Face Amount	Number	Mandatory	
Book Amount	Number	Mandatory	
Deal Mode	Text	Mandatory	Means used in a deal
IPS?	Text	Mandatory	Whether IPS SGLA is effected by the deal (Y/N)
IPS Name	Text	Optional	Name of Corporate IPS
Broker	Text	**Optional	Name of broker, if deal mode is broker
Deal Nature	Text	Optional	Deal nature, 'Normal' for inter-dealers deals.

\* Except CALL type deals

\*\* Mandatory if deal mode is broker

## 2.2 SBP Deals: Money Market Deals

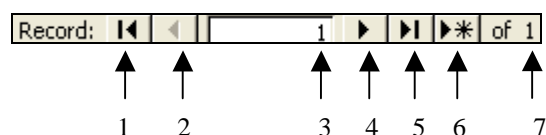
Dealer uses SBP-deals data entry form whenever he/she dealt with SBP. Data entry in this form is as same as data entry into the money market deal's form except deal-type can only be REPO or OUTRIGHT, counter party can only be SBP and deal-nature can be AUCTION, DISCOUNTING, OPEN MARKET OPERATION.

*Refer to Section 2.1 Inter Dealer Deals.*

Before discussing further options of the main-menu it is wise to discuss some basic activities that a dealer can perform during data entry process.

### Record Selection and Navigation:

The record selection and navigation bar as shown in the following figure can be used to navigate and select a record.



1. Go to the first record
2. Go to the previous record
3. Current record
4. Go to the next record
5. Go to the last record
6. Add a new record
7. Total number of records

### Miscellaneous Operations:

To add a new record, click on in the record navigation and selection bar. To delete a record, click on in the toolbar. The system asks for confirmation, because once you delete a record you cannot undo the operation. It is not necessary to save your changes. Normally, the system automatically saves all changes. When you make a mistake, you can use the Esc-key to undo the changes. Sometimes, you have to press the Esc-key twice. Clicking on in the top right of the screen closes data entry form.

## 2.3 Daily Liquidity Position

Dealer has to enter its daily Demand and Time Liability (DTL) position, Account Balance information, Amount in Transit, etc into information into the system. Figure 2.2 shows data entry form of Liquidity Position. Note: All amounts are in million

**Figure: 2.2:** Liquidity Position

Posting Date	DTL Date	DTL Position	A/C Balance	Transit Amount	Cash in Pakistan	Un-encumbered Securities
28-Oct-03	28-Oct-03					

Note: Don't forget to update weekly DTL position

Record: 1 of 1

Table 2.2 explains various fields of Liquidity Position data entry form.

**Table 2.2: Liquidity Position**

Field	Data Type	Nature	Description
Posting Date	Date	Mandatory	Reporting date
DTL Date	Date	Mandatory	Date of Liquidity position
DTL Position	Number	Mandatory	Demand & Time Liability amount
A/C Balance	Number	Mandatory	A/C balance amount
Transit Amount	Number	Mandatory	Transit amount
Cash in Pakistan	Number	Mandatory	Cash amount in Pakistan
Un-encumbered Securities	Number	Mandatory	Un-encumbered Securities amount

## 2.4 Update Weekly Liquidity Position

As mentioned in Section 2.3, dealers report their weekly DTL position to SBP. For the purpose of data entry this weekly amount has to be entered daily. However by the middle of the week the dealers know the exact current week DTL position. Dealer will use this screen to update previously reported weekly DTL position, Cash in Pakistan and Un-encumbered securities amount.

**Figure 2.3:** Update Weekly Liquidity Position

Table 2.3 explains various fields of Update Weekly Liquidity position screen.

**Table 2.3: Update Weekly Liquidity position**

Field	Data Type	Nature	Description
Date From	Date	Mandatory	Start date of a week
Date To	Date	Mandatory	End date of a week
Updated DTL Amount	Number	Mandatory	Updated DTL amount
Updated Cash in Pakistan			Updated Cash in Pakistan amount
Updated Un-encumbered Securities			Updated Un-encumbered Securities amount

## 2.5 Inflows & Outflows

Dealer uses Inflows & Outflows data entry screen to enter daily inflows and outflows in different head of accounts e.g. Government A/Cs, Public Sectors, Export Refinance and FX transactions, etc. Figure 2.4 shows data entry screen of Inflow & Outflows.

**Figure: 2.4: Inflows & Outflows**

**Miscellaneous Inflows & Outflows**

Dealer ID: 100000  
Dealer: 100

**Inflows & Outflows**

Post Date	Heads	I/O Date	Operation	Amount
28-Oct-03		28-Oct-03		

Record: 1 of 1

Table 2.4 explains various fields of Inflows & Outflows data entry form.

**Table 2.4: Inflows & Outflows**

Field	Data Type	Nature	Description
Post Date	Date	Mandatory	Reporting date
Heads	Text	Mandatory	Head of account
I/O Date	Date	Mandatory	Inflows & Outflows position date
Operation	Text	Mandatory	Shows whether amount is inflow or outflow for a dealer
Amount	Number	Mandatory	Amount of head of account

## 2.6 Short Selling

Time to time State Bank Of Pakistan announces auction of different securities; when an auction is announced Primary Dealers (PDs) have an option to short sell the security before the bidding date. Short selling period presently is 14 days To report to SBP, PD has to enter daily selling or purchasing transactions of during short selling period into the system. Figure 2.5 shows the data entry screen of Short Selling. *Note this option is enabled for Primary Dealers only.*

**Figure 2.5: Short Selling**

Short Selling

Dealer ID: 100062  
Dealer: OBL

Auction ID: 25 Jumbo ID: 0 Posting Date: 17-Jan-04

Counter Party	Party Name (discuss Counter Party OTHERS)	Deal ID	Deal Date	Security ID	Sale/Pur?	Price	Amount
			17-Jan-04				

Note: For Jumbo Auctions select JUMBO-ID other than 0 and for Normal Auctions leave it 0

Record: 14 of 1

After receiving auction announcement from SBP, PD can enter daily short selling information into the system to report SBP. Daily short selling data entry starts from selecting appropriate auction-ID, Jumbo-ID (1 or 2 or 3 for Jumbo auction and 0 if otherwise) and entering reporting date (these information are entered into system once for each reporting date). Short selling details start from Counter party's name, in case of OTHERS in Counter party name PD has to mention name of external party name into PARTY NAME column, Deal-ID is the document reference no. of a deal.

Deal-date is the date when the deal has been executed, security-ID is the security used in deal, sale/pur? field determines whether security has been sold or purchased.

Price is the price of security and amount is the deal amount.

**Table 2.5: Short Selling**

Field	Data Type	Nature	Description
Auction ID	Text	Mandatory	Auction No. as provided by SBP
Jumbo ID	Number	Mandatory	1 or 2 or 3 for Jumbo auctions and 0 if otherwise
Posting Date	Date	Mandatory	Date on which data enters into the system
Counter Party	Text	Mandatory	Dealing party/dealer name
Party Name	Text	Optional	Name of external party name (in case counter party is OTHERS)
Deal-ID	Text	Mandatory	Document reference No.
Deal Date	Date	Mandatory	Short selling deal date
Security	Text	Mandatory	Name of security used in deal
Sale/Pur?	Text	Mandatory	Whether security has been sold or purchased
Price	Number	Mandatory	Security price
Amount	Number	Mandatory	Deal amount

## 2.7 Non-Competitive Bids

According to rule D-1 of EDMD Circular No. 8 dated July 05, 2003 regarding rules governing primary dealer system, non-competitive bids are set at 10% of the pre-announced auction target of PIB in each tenor for investors other than banks/DFIs/NBFIs through Primary Dealers. The facility is intended to accommodate retail and small institutional investors in Pakistan Investment Bonds.

To report non-competitive bids deals to SBP PDs have to enter bids into the system, and send the same to SBP one day prior to bidding date. Figure 2.6 shows the data entry screen of non-competitive bids. *Note this option is enabled for Primary Dealers only.*

**Figure 2.6: Non-Competitive Bids**

After receiving auction announcement information from SBP, PDs can enter non-competitive bids' information into the system to report to SBP. Bids data entry starts from selecting appropriate auction-ID, Jumbo-ID (1 or 2 or 3 for Jumbo auction and 0 for normal auction) and then entering reporting date (these information are entered into the system once for each reporting date). Non-competitive bids information comprises Name of Investor, Deal-ID (document reference no. of a deal), Deal-date (date when the deal has been executed), Security-ID (security used in deal), and deal amount.

**Table 2.6: Non-Competitive Bids**

Field	Data Type	Nature	Description
Auction ID	Text	Mandatory	Auction No.
Jumbo ID	Number	Mandatory	1 or 2 or 3 for Jumbo auctions and 0 or normal auctions



Posting Date	Date	Mandatory	Date on which data enters into the system. (Reporting date)
Name of Investor	Text	Mandatory	
Deal ID	Text	Mandatory	Document reference No.
Deal Date	Date	Mandatory	Deal date
Security	Text	Mandatory	Name of security used in deal
Amount	Number	Mandatory	Deal amount

## 2.8 Change Maturity Date

User can use 'Change Maturity Date' option of Other Options sub-menu to change maturity date of any type of deals except OUTRIGHT. Figure 2.7 shows the data entry screen of Change Maturity Date Option.

**Figure 2.7: Change Maturity Date**

The screenshot shows a software window titled "Change Deal's Maturity Date". Inside the window, there are several input fields and buttons. At the top left, "Dealer ID" is set to "-1" and "Dealer" is "GBL". Below these are "Posting Date" (text box), "Counter Dealer ID" (dropdown menu), "Deal ID" (dropdown menu), "Old Maturity Date" (text box), "Old Tenure" (text box), "New Maturity Date" (text box), "New Tenure" (text box), and "Remarks" (large text area). At the bottom of the window are two buttons: "OK" and "Exit".

Table 2.7 explains various fields of Change Maturity Date form.

**Table 2.7: Change Maturity Date**

Field	Data Type	Nature	Description
Posting Date	Date	Mandatory	Date on which deal's maturity has been changed.
Counter Dealer ID	Text	Mandatory	Name of dealing party

Deal ID	Text	Mandatory	Deal's office reference No. (List shows deals which have maturity date greater than posting date, belong to counter dealer, entered into the system on or before posting date, and have not be switched)
Old Maturity Date	Display		Old maturity date of selected deal
Old Tenure	Display		Old tenure of selected deal
New Maturity Date	Text	Mandatory	New maturity date of selected deal
Remarks	Text	Optional	Comments / Reasons

## 2.9 Security or Issue Switching

User can use 'Security or Issue Switching' option of Other Options sub-menu to change security or Issue date of REPO type deals. Figure 2.8 shows the data entry screen of Security or Issue Switching Option.

**Figure 2.8: Security or Issue Switching**

Table 2.8 explains various fields of Security or Issue Switching form.

**Table 2.8: Security or Issue Switching**

Field	Data Type	Nature	Description
Posting Date	Date	Mandatory	Date on which deal's security or Issue has been changed.
Counter Dealer ID	Text	Mandatory	Name of dealing party
Old Deal ID	Text	Mandatory	Deal's office reference no. (List shows

			REPO deals which have maturity date greater than posting date, belong to counter dealer, entered into the system on or before posting date, and have not be previously switched)
New Deal ID	Text	Mandatory	New Deal's office reference No.
Security	Display		Security of old deal
Issue Date	Display		Security Issue date of old deal
New Security	Text	Mandatory	New security (List shows securities having same master security type as old security has)
New Issue Date	Date	Mandatory	Issue date of new security

**Note:** After successfully execution of security or issue date switching option, following steps occurred.

1. A contra deal has been added into the deals table having the same contents as the old deal with following three changes.
  - a. Posting date of contra deal is the date when this switching has been executed.
  - b. Contra deal's ID is same as old deal's ID but system adds a word 'SW-' before it, e.g. if the old deal's ID is 123 then the contra deal's ID will be SW-123.
  - c. Lending / Borrowing operation of contra deal will be opposite with compare to old deal, e.g. if old deal is lending deal then contra deal will be borrowing deal.
2. A new deal has been added into the deals table having the same contents as old deal with following two changes.
  - a. Posting date of new fresh deal is the date when this switching has been executed.
  - b. Deal ID, Security and Issue date of new fresh deal are same as entered on form.

## 2.10 Prepare Disk for SBP

To send daily transactions information to SBP, dealer uses prepare-disk option. Clicking on prepare-disk option in main-menu opens a form. Dealer has to select date when he/she has posted transaction into the system and press 'Prepare Disk' button. This process takes some time depending on the volume of transactions ('Print Preview' button can be used to generate reports on same selected posting date). Six different .DBF files (DBNK\_IO.DBF, DDEALS.DBF, DMMLP.DBF, DNC\_BIDS.DBF, DPM\_DEAL.DBF, DSHSELL.DBF) are created and saved in C:\MMCRS\OUTPUT folder. *See Appendix: Technical Information.*

Dealer can use the cancel button to return back to the main menu.

**Figure: 2.10:** Prepare Disk for SBP



The screenshot shows a Windows-style dialog box titled "Prepare Disk". It has a blue title bar with a standard Windows icon on the left and a red close button on the right. The main area has a light beige background. At the top left, it displays "Dealer ID: -1" and "Dealer: GBL". In the center, there is a label "Posting Date:" followed by a date selection box showing "05-Mar-2004" with a small downward arrow. At the bottom, there are three buttons: "Print Preview", "Prepare Disk", and "Exit", each enclosed in a rectangular frame.

# Chapter 3

## Viewing Data

Dealer can view any transaction he/she entered previously into the system. Press desired option from main-menu to open a form. By default all forms open in query mode and display latest entered information.

An appropriate selection can display desired information. Following example depicts how dealer can view specific type of deals entered into the system on specified posting date.

### Example: Viewing Money Market Deals

Selecting Inter Dealer deals option from 'Money Market Deals' option of main-menu opens Inter Dealer deals data entry form. To view deals of a specific type that took place on a certain date, dealer has to select the desired deal type and posting date as shown figure in 3.1.

**Figure 3.1**

Deal-Type List Item

Deal Type:

Date of deal posting

Posting Date:

Select the Deal Type and Posting Date from the list



Depending on the selection, the displayed information is automatically refreshed with queried records.


### Sorting:


Records in the money market monitoring (Bank-Site) system are stored according to information.






To view records sorted in a different order, the dealer can select any field and click Sort


Ascending  or Sort Descending  on the toolbar.


### Filtering:

Filtering means showing only those records that meet certain conditions. Filtering is a mechanism that is provided by MS Access, and explained in more detail in the Access documentation. Below follows a brief description of the most common method of filtering. This method is called **Filter by Form**. In order to start filtering, select any field and click on the  icon on the toolbar: The form will be empty, and dealer can enter a value as a condition in any field; to execute the filter, you

have to click on the 'Apply Filter' icon: . At the bottom of the form, you will see how many records have been found after filtering, as shown in the following figure.

Record:       of 23 (Filtered)

In order to remove the filter and view all records, click again on the  icon.

Note: When you start filtering by form, the previous filter conditions are shown. To clear them, click  on the toolbar.

## Appendix: Technical Information

This appendix describes the System requirements, Installation procedure, Backup procedure, and Setup file replacement procedure.

### System Requirements

The software runs on MS Access 2000. This MS Access version should be installed on the computer first. Minimum hardware requirements are the same as for MS Access; if MS Access 2000 runs reasonably well on your computer, the system will also run.

### Installation Procedure

To install the money market monitoring (Bank-Site) system, simply copy all .MDB and .NDX files provided to you by SBP, into MMCRS folder of drive C in your local hard disk. It is recommended to make a shortcut of MAIN\_MMCRS.MDB file on your desktop.

### Setting Up Bank ID

After installing M-III now user have to set-up information of reporting bank. For this purpose one record will be inserted in BANK table, comprised of BANKID, BANK, FULL\_NAME and PD columns. PD column will contain 'Y' or 'N' value which will determine that reporting bank is Primary Dealer or not. Each Bank (Dealer) will select BANK ID from the following list of banks.

Bank ID	Bank Name
100001	ABN AMRO BANK N V-
100004	AL BARAKA ISLAMIC BANK
100008	ALLIED BANK OF PAKISTAN LTD
500134	AMERICAN EXPRESS
100010	ASKARI COMMERCIAL BANK LTD
100016	BANK AL FALAH LIMITED
100017	BANK AL HABIB LTD
100018	BANK OF CEYLON
500027	BANK OF TOKYO- TOKYO MITSUBISHI LTD
100024	BOLAN BANK LIMITED
100028	CITI BANK N A
100029	CREDIT AGRICOLE INDOSUZE
100035	DEUTSCHE BANK AG
100037	DOHA BANK LTD.
100041	FAYSAL BANK LIMITED
100056	FIRST WOMEN BANK LTD.
100061	HABIB BANK A G ZURICH
100062	HABIB BANK LTD
100063	HONG KONG SHANGHI BANKING CORP

100066	INDUSTRIAL DEVELOPMENT BANK OF PK
100067	INTL. FINANCE INVESTMENT COMM. BANK
100072	JAHANGIR SIDDIQUI INV. BANK LTD
100107	KASB BANK LIMITED
100076	MASHRIQ BANK PAKISTAN LTD
100005	MEEZAN BANK LTD.
100078	METROPOLITAN BANK LTD
100080	MUSLIM COMMERCIAL BANK LIMITED
100084	NATIONAL BANK OF PAKISTAN
100092	OMAN INTERNATIONAL BANK SAOG
100145	PAK OMAN INVESTMENT CO PVT LTD.
100106	PICIC COMMERCIAL BANK LTD
100109	PRIME COMMERCIAL BANK LTD
100113	RUPALI BANK LIMITED
100114	SAUDI PAK COMMERCIAL BANK LTD
100125	SONERI BANK LIMITED
100128	STANDARD CHARTERED BANK
100020	THE BANK OF KHYBER
100021	THE BANK OF PUNJAB
100132	UNION BANK LIMITED
100133	UNITED BANK LIMITED
100003	ZARAI TARAQIATI BANK LIMITED-

### Backup Procedure

It is advantageous to make a copy of provided software in safer place time to time to avoid any risk or loss of data. To take a backup, copy the MMCRS folder to a safer storage device. To copy, select MMCRS folder, press right mouse button, choose copy option from the pop-up menu and go to the safer system and again press right mouse button and choose paste option from the pop-up menu.

### Setup file replacement Procedure

Whenever the content of a master set-up or drop-down list changes, SBP will update Set-up file to all dealers. To install the updated files, simply copy the files into the MMCRS folder and replace the older ones.



## Help Desk

A help desk is organized for implementation and support of M-III. In case of any query users can coordinate with following officers.

<b>For Business related Queries</b> <b>Email : mmcrs@sbp.org.pk</b>		<b>For Technical Queries</b> <b>Email: iddd@sbp.org.pk</b>	
<b>Name</b>	<b>Phone #</b>	<b>Name</b>	<b>Phone #</b>
Ms. Uzma Khalil	021-244503491	Mr Ovais-Ur-Rehman	021-244503665
Mr. Rashid Iqbal	021-244503440	Mr. Ali Naqi	021-244503665
Mr. Abdul Nadeem	021-244503493	Mr. Kamran Shahzad	021-244503665
Mr. Ovais Aziz	021-244503442		
Mr. Hameed Uddin	021-244503490		